

# **News**

Macomb County  
Office of Public Affairs



---

FOR IMMEDIATE RELEASE  
July 20, 2005

Contact: Phil Frame  
Office of Public Affairs  
586-469-5125  
[phil.frame@macombcountymi.gov](mailto:phil.frame@macombcountymi.gov)

## **MACOMB COUNTY COMMUNITY SERVICES HELPS FAMILY GET FIRST HOME**

MOUNT CLEMENS, Mich. – Installing wood floors, painting walls, putting up ceiling fans and landscaping are all jobs the Vesteviches, a young, low-income family from Roseville, thought they wouldn't be doing for a long time.

Adam and Shannon Vestevich, both 29, wanted to own a home, but just couldn't seem to come up with the money for a significant down payment.

Unable to afford high monthly mortgage payments, the family's only option seemed to be renting. But now, with the help of the Macomb County Community Services Agency (MCCSA), the Vesteviches and their children Adam, 11, and Denene, 7, have a place to call their own.

After much research, Shannon came across a brochure for MCCSA's Individual Development Account program (IDA). The program requires that families contribute monthly to a special savings account and complete a minimum of 30 hours of financial and homebuyer educational classes.

– more –

## Page 2

Once these requirements are met, MCCSA matches the family's savings in the special account at up to a 3-to-1 ratio. The matching funds come from the state-funded public/private partnership called the Michigan IDA Partnership.

"There aren't a lot of programs out there that can take \$1,000 and make it \$4,000," Shannon said. "This program sounded like one we should try."

The Vesteviches met their savings goal, completed all the classes, and closed on a home in Eastpointe on June 30. Just one year after applying, the family is now completing the chores of homeownership: installing wood floors, painting walls, putting up ceiling fans and landscaping.

"This program really helps these families get on their own two feet," said MCCSA Director Frank Taylor. "The classes alone are invaluable, they will teach you everything you need to know about managing personal finances and home ownership."

The program is open to adult Macomb County residents who meet income guidelines, want to buy a home in the county and:

- Are first time home buyers
- Have at least one child in the home under the age of 18
- Have been employed consistently for 90 days, and work at least 30 hours per week.
- Have a reasonably good consumer credit history or readily repairable credit

## **Page 3**

People who qualify must be accepted for the program by a review board, which makes the final determination. The MCCSA IDA program, which has been running since 2001, has helped five other families in addition to the Vesteviches.

For more information on the Macomb IDA program, call 586-469-7378.

### **About Macomb County**

Macomb County is an enriching community in Southeastern Michigan that has one of the state's fastest rates of growth. Its 825,000 residents make it Michigan's third-largest county, with direct access to Lake St. Clair and Anchor Bay, and a host of cultural and entertainment options. Its highly skilled workforce and investment in new and expanding businesses make it open to enterprise. Active civic leadership translates into balanced budgets and Michigan's second-lowest tax rate. An increasingly diverse population and high quality of life make Macomb County accessible to all.

# # #

**[EDITOR'S NOTE: The Vesteviches are available for interviews through the above contact information.]**